

Medical Insurance Scheme 2026-27

1.1 The Health Insurance Policy is to extend coverage to (i) Eligible retired employees of CCIL (ii) Regular EMPLOYEES, not covered under ESIC, on the rolls of CCIL (ii) Workers on adhoc basis, on the rolls of CCIL.

1.2 Regular employees:

Regular employees				
1	Corporate Details			
1.1	Full Name of the Insured	Cement Corporation of India Limited		
1.2	Corporate Office	New Delhi		
1.3	Business / Industry Type	Cement Business		
1.4	Geographical Limits	India (no location barrier)		
1.5	Entity Coverage	Master policy to be issued in the name specified above. CCIL will keep Insurers notified of any future listing & delisting of entities including those entities for which the insured has assumed an obligation to arrange insurance for their respective rights, titles & interests and Insurer to give CCIL extension of same coverage as per agreed rates. All such listing & delisting to be given same effect as additions & deletions in the Master Policy & premium accounting to be done on pro rata basis.		
2	Member Information	Self	Spouse	Children
3	Sum Insured (INR)	INR 500,000		
4	Benefits	Terms and Condition		
4.1	Family Floater	Yes		
	Family Unit Definition	Employee + Spouse + Kids + set of parent (parents / Parents in-laws). Parents-in-laws can be covered only in case of female employees only.		
	Sum Insured Approach	INR 500,000		
	Cap on Sum Insured if Applicable for any Relation	NA		
	Option to Increase Sum Insured	NA		
	Age Limit of dependent children	Dependent children in case of: i) Son – attains 25 years of age or gets employed, whichever is earlier ii) Daughters – No age limit for unmarried /widow		
4.2	Maternity Benefit	Covered		
	Sub Limit on Normal Delivery	INR 50K		
	Sub Limit on Caesarean Delivery	INR 1 lakh		
	Pre-natal & Post-natal expenses	OPD/IPD Covered (Pre-natal upto 30 days & Post-natal upto 60 days)		
	9 months waiting period for maternity	Waived Off		
	Maternity benefit limit for no of children	02 children		

	Expense incurred for Medical termination of pregnancy under Medical advice to save the life or prevent serious damage to the health of the mother	Covered		
	Abortion if performed legally & under medical advice within first 20 weeks on confirmation of substantial risk that if the child were born it would suffer from such physical or mental abnormalities as to be seriously handicapped. 20 weeks to be extended as per amendment in MTP Act, 1971 in due course of time.	Covered		
4.3	Baby Cover	From day one within family sum insured		
4.4	Pre-existing Disease Covered	Covered from day one for existing regular and new joiners both		
4.5	30 days waiting period is Applicable	Waived Off		
4.6	1/2/4 waiting period for specified ailments is Applicable	Waived Off		
4.9	Ambulance Services	INR 3K per incidence		
4.10	Co-payments (mention limits, if applicable)	Not Applicable		
4.11	Deductibles (mention limits, if applicable)	Not Applicable		
4.12	Room Rent Restrictions if any	Category	CMD & Directors	Others
		Metro Cities	4%	3%
		State Capitals		3%
		Other Cities		2.5%
4.13	Corporate Buffer	INR 30 Lac (To be utilized as per the wishes of the Corporation. There will not be any employee-specific limit.)		
4.14	Day Care procedures	Covered		
4.15	Terrorism Related Hospitalisation	Covered		
4.16	Clause on Advancement of Medical Science	Covered		
4.17	Coverage for cost of dentures	Covered		
4.19	Donor & Receiver Expenses covered in case of organ transplant	Covered		
4.20	Sub Limit or Capping on any ailment	Not Applicable		
4.21	Waiting Period for any ailment	Waived Off		
4.22	Cancellation Clause	Not Applicable		
5 POLICY OPERATING GUIDELINES		Below clauses should be incorporated based on specific requirement of client		
5.1	Coverage to New Joiners	Covered from day one		
5.2	Coverage to Family Members	Covered from day one		
5.3	For family members of New Joiners	Covered from day one		
5.4	New Borns & Spouse in the event of Marriage during the year	Covered from date of event		
5.5	Cataract Surgery Limit	INR 50 K per eye		
5.6	Lasik / Laser Surgery – Eye	More than (+ -) 5 (Index)		

1.3 Definition of family:

Categories of Employees	Definition of Family Unit
(a) Regular Employees	Employee + Spouse + Kids + set of parents (parents / Parents in-laws). Parents-in-laws can be covered in case of female employees only.

Coverage of all Pre- existing diseases or ailment / injuries:

All ailments / diseases / injuries / health condition which are pre-existing treated / untreated, declared / not declared in the proposal form, shall be covered under the Policy.
Newly born babies will be covered from day one within overall limit of the family.

2. Pre –hospitalization and Post hospitalization Expenses:

- (a) Pre – Hospitalization: Relevant medical expenses incurred during the period up to 30 days prior to hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (b) Post – hospitalization: relevant medical expenses incurred for the period 60 days after hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (c) Special Provision for Day care: The Insurance policy should provide day care coverage for specific treatment taken in network specialized day care centers where the insured is discharged on the same day like eye surgery, radio therapy, Coronary Angiography, treatment of fractures etc.